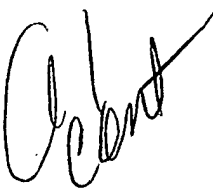


enter into the system server information to be used in underwriting the request for insurance;

- b) a prospectus screen including a listing of the contract terms entered into the system server by the party seeking insurance and underwriting information about the request for insurance; and
- c) a bid screen including spaces in which a bidding party may enter into the system server a bid to provide at least a portion of the insurance, the bid including a percentage of the insurance that the bidding party is willing to offer and a price at which the bidding party is willing to offer the insurance.



38. The interactive system as in Claim 37 wherein the prospectus screen includes identifying information for the party seeking insurance.

39. The interactive system for auctioning insurance as in Claim 37 wherein the system server is programmed to generate:

- a) a bid presentation screen displaying a proposal comprising one or more bids selected to provide the insurance requested, the proposal including: identifying information for the bidding party associated with each of the bids selected, the percentage of insurance each bidding party is willing to offer and the price at which the bidding party is willing to offer the insurance; the bid presentation screen

further including an accept button, which is selectable by the party seeking insurance to record acceptance of the proposal through the system server.

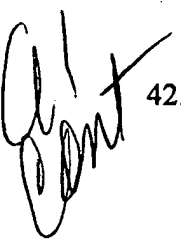
40. An interactive system through which parties seeking insurance may solicit bids from participating insurers to provide the insurance requested, the interactive system comprising a system server programmed to generate screens remotely accessible from a computer through a computer network, the screens comprising:
- a) a bid request submission screen including a first section through which each party seeking insurance may enter into the system server contract terms of a request for insurance and a second section through which each party seeking insurance may enter into the system server information to be used in underwriting each request for insurance;
 - b) a request for insurance listing screen displaying a list of requests for insurance entered into the system server and including a prospectus generation link for each request for insurance listed which is selectable to generate a prospectus screen for the respective request for insurance;
 - c) the prospectus screen for each request for insurance including a listing of the contract terms entered into the system server by the party seeking insurance and underwriting information about the request for insurance, the prospectus screen

al
cont

further including a bid preparation link which is selectable to generate a bid screen for the respective request for insurance;

- d) the bid screen including spaces in which a bidding party may enter into the system server a bid to provide at least a portion of the insurance, the bid including a percentage of the insurance the bidding party is willing to offer and a price at which the bidding party is willing to offer the insurance.

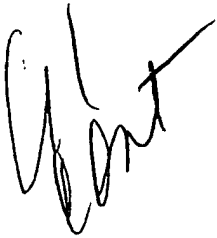
- 41. The interactive system as in Claim 40 wherein the prospectus screen generated for each request for insurance includes identifying information for the party seeking the insurance.

- 
- 42. The interactive system as in Claim 40 wherein the system server is programmed to generate:

- a) a bid presentation screen displaying a proposal comprising one or more bids selected to provide the insurance requested, the proposal including: identifying information for the bidding party associated with each of the bids selected, the percentage of insurance each bidding party is willing to offer and the price at which the bidding party is willing to offer the insurance; the bid presentation screen further including an accept button, which is selectable by the party seeking insurance to record acceptance of the proposal through the system server.


43. An interactive system for auctioning insurance comprising a system server remotely accessible from a computer through a computer network and programmed to:

- a) prompt a party seeking insurance to enter into the system server contract terms of a request for insurance and information to be used in underwriting the request for insurance;
- b) display a listing of the contract terms entered into the system server by the party seeking insurance and underwriting information about the request for insurance; and
- c) prompt a bidding party to enter into the system server a bid to provide at least a portion of the insurance, the bid including a percentage of the insurance that the bidding party is willing to offer and a price at which the bidding party is willing to offer the insurance.



44. The interactive system for auctioning insurance as in Claim 43 wherein the system server is programmed to display a proposal comprising one or more bids selected to provide the insurance requested, the proposal including: identifying information for the bidding party associated with each of the bids selected, the percentage of insurance each bidding party is willing to offer and the price at which the bidding party is willing to offer the insurance; the proposal having an accept button associated therewith which is selectable by the party seeking insurance to record acceptance of the proposal through the system server.

45. An interactive system through which parties seeking insurance may solicit bids from participating insurers to provide the insurance requested, the interactive system comprising a system server remotely accessible from a computer through a computer network and programmed to:

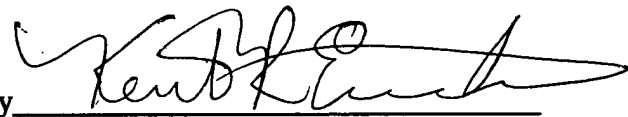
- 
- a) prompt each party seeking insurance to enter into the system server contract terms of a request for insurance and information to be used in underwriting each request for insurance;
 - b) display a list of requests for insurance entered into the system server and generate a prospectus generation link for each request for insurance listed which is selectable to generate and display a prospectus for the respective request for insurance;
 - c) the prospectus for each request for insurance including a listing of the contract terms entered into the system server by the party seeking insurance and underwriting information about the request for insurance;
 - d) the prospectus further including a bid preparation link which is selectable to cause the system server to prompt a bidding party to enter into the system server terms of a bid to provide at least a portion of the insurance, the terms of the bid including a percentage of the insurance the bidding party is willing to offer and a price at which the bidding party is willing to offer the insurance.

46. The interactive system as in Claim 45 wherein the prospectus generated for each request for insurance includes identifying information for the party seeking the insurance.
47. The interactive system as in Claim 46 wherein the system server is programmed to generate and display a proposal comprising one or more bids selected to provide the insurance requested, the proposal including: identifying information for the bidding party associated with each of the bids selected, the percentage of insurance each bidding party is willing to offer and the price at which the bidding party is willing to offer the insurance; the proposal further having an accept button associated therewith, which is selectable by the party seeking insurance to record acceptance of the proposal through the system server.

In the event that the examiner is of the opinion that the prosecution of this application can be advanced thereby, the examiner is invited to contact applicant's attorney at the telephone number listed below.

Respectfully submitted,

MARK E. LUNDEGREN

By 

Kent R. Erickson
Reg. No. 36,793
Attorney

KRE:sss
120 West 12th Street
Kansas City, Missouri 64105
Phone: (816) 421-3355